Fill in this information to identify your case:

Debtor 1 **Michael Ravert**

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA

Case number **15-18916**
(If known)

Check if this is:

■ An amended filing

☐ A supplement showing postpetition chapter
13 expenses as of the following date:

_____
MM / DD / YYYY

Official Form 106J
Schedule J: Your Expenses
12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:   Describe Your Household

1. **Is this a joint case?**

   ■ No. Go to line 2.
   ☐ Yes. **Does Debtor 2 live in a separate household?**

      ☐ No
      ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?**   ☐ No

   Do not list Debtor 1 and Debtor 2.   ■ Yes.   Fill out this information for each dependent..............

   Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Wife		☐ No ■ Yes
Daughter	**13**	☐ No ■ Yes
Daughter	**16**	☐ No ■ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**   ■ No   ☐ Yes

Part 2:   Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

	Your expenses

4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4. $	**1,387.65**
If not included in line 4:		
4a. Real estate taxes	4a. $	**0.00**
4b. Property, homeowner's, or renter's insurance	4b. $	**0.00**
4c. Home maintenance, repair, and upkeep expenses	4c. $	**0.00**
4d. Homeowner's association or condominium dues	4d. $	**0.00**
5. **Additional mortgage payments for your residence,** such as home equity loans	5. $	**0.00**

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6. **Utilities:**
   6a. Electricity, heat, natural gas   6a. $ _____ **148.00**
   6b. Water, sewer, garbage collection   6b. $ _____ **0.00**
   6c. Telephone, cell phone, Internet, satellite, and cable services   6c. $ _____ **180.00**
   6d. Other. Specify: _____   6d. $ _____ **0.00**
7. **Food and housekeeping supplies**   7. $ _____ **600.00**
8. **Childcare and children's education costs**   8. $ _____ **100.00**
9. **Clothing, laundry, and dry cleaning**   9. $ _____ **150.00**
10. **Personal care products and services**   10. $ _____ **75.00**
11. **Medical and dental expenses**   11. $ _____ **60.00**
12. **Transportation.** Include gas, maintenance, bus or train fare.
    Do not include car payments.   12. $ _____ **300.00**
13. **Entertainment, clubs, recreation, newspapers, magazines, and books**   13. $ _____ **0.00**
14. **Charitable contributions and religious donations**   14. $ _____ **0.00**
15. **Insurance.**
    Do not include insurance deducted from your pay or included in lines 4 or 20.
    15a. Life insurance   15a. $ _____ **35.00**
    15b. Health insurance   15b. $ _____ **200.00**
    15c. Vehicle insurance   15c. $ _____ **194.00**
    15d. Other insurance. Specify: _____   15d. $ _____ **0.00**
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
    Specify: _____   16. $ _____ **0.00**
17. **Installment or lease payments:**
    17a. Car payments for Vehicle 1   17a. $ _____ **0.00**
    17b. Car payments for Vehicle 2   17b. $ _____ **0.00**
    17c. Other. Specify: _____   17c. $ _____ **0.00**
    17d. Other. Specify: _____   17d. $ _____ **0.00**
18. **Your payments of alimony, maintenance, and support that you did not report as
    deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**   18. $ _____ **0.00**
19. **Other payments you make to support others who do not live with you.** $ _____ **0.00**
    Specify: _____   19.
20. **Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**
    20a. Mortgages on other property   20a. $ _____ **0.00**
    20b. Real estate taxes   20b. $ _____ **0.00**
    20c. Property, homeowner's, or renter's insurance   20c. $ _____ **0.00**
    20d. Maintenance, repair, and upkeep expenses   20d. $ _____ **0.00**
    20e. Homeowner's association or condominium dues   20e. $ _____ **0.00**
21. **Other:** Specify: wife's expenses   21. +$ _____ **300.00**

22. **Calculate your monthly expenses**
    22a. Add lines 4 through 21. $ _____ **3,729.65**
    22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 $ _____
    22c. Add line 22a and 22b. The result is your monthly expenses. $ _____ **3,729.65**

23. **Calculate your monthly net income.**
    23a. Copy line 12 *(your combined monthly income)* from Schedule I.   23a. $ _____ **3,227.33**
    23b. Copy your monthly expenses from line 22c above.   23b. -$ _____ **3,729.65**

    23c. Subtract your monthly expenses from your monthly income.
          The result is your *monthly net income.*   23c. $ _____ **-502.32**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
    For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

    ■ No.
    ☐ Yes. | Explain here: |